Electronic Acknowledgement Receipt			
EFS ID:	8023057		
Application Number:	10631970		
International Application Number:			
Confirmation Number:	3665		
Title of Invention:	PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION TECHNIQUE		
First Named Inventor/Applicant Name:	Daniel Lee Hamilton		
Customer Number:	72386		
Filer:	Rhett Stephen White/Eva Mukasa		
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Attorney Docket Number:	23952-0108		
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1 Amendment_Under_312.pd	574755	ves	15		
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	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment after Notice of Allowance (Rule 312)	1	1
	Specification	2	2
	Claims	3	12
	Applicant Arguments/Remarks Made in an Amendment	13	15
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.